



PTO/SB/17 (11-00)
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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT (\$)
95.00

Complete if Known

Application Number	09/639,908
Filing Date	AUGUST 16, 2000
First Named Inventor	RAYMOND A. JOAO
Examiner Name	P. KANOF
Group Art Unit	2164
Attorney Docket No.	RJ251

METHOD OF PAYMENT		FEE CALCULATION (continued)																																																																																																																							
1. <input type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to: Deposit Account Number <input type="text"/> Deposit Account Name <input type="text"/> <input type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17 <input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27		3. ADDITIONAL FEES																																																																																																																							
2. <input checked="" type="checkbox"/> Payment Enclosed: two (2) checks <input checked="" type="checkbox"/> Check <input type="checkbox"/> Credit card <input type="checkbox"/> Money Order <input type="checkbox"/> Other																																																																																																																									
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SUBMITTED BY		Complete (if applicable)	
Name (Print/Type)	RAYMOND A. JOAO	Registration No. (Attorney/Agent)	35,907
Signature	<i>Raymond A. Joao</i>	Telephone	914-969-2992
		Date	5/29/01

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Raymond A. Joao
Raymond A. Joao

#5/a
p. Cotton
6-11-01

RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/639,908
FILED : AUGUST 16, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL
INFORMATION AND/OR INVESTMENT INFORMATION
EXAMINER : P. KANOF GROUP : 2164

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JUN 5 2001
Technology Center 2100

Assistant Commissioner for Patents
Washington, D.C. 20231

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is in response to the Office Action, dated January 30, 2001, wherein the Examiner objected to the Abstract of the Disclosure and to the numbering of the claims, and further wherein the Examiner rejected claims 1-20 in view of a prior art reference.